

Serial No. 10/699,552

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of: Orcutt

Docket No.: WELL0036

Serial No.: 10/699,552

Art Unit: 3621

5 Filed: October 30, 2003

Examiner: Elisca, Pierre E.

Title: Express Check Conversion

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January 19, 2007

10 Commissioner for Patents  
Mail Stop - Amendment  
P.O. Box 1450  
Alexandria, VA 22313-1450

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**RESPONSE**

Sir:

20 This is a Response to the non-final Office Action, dated 19 October 2006, for the above-identified patent application. Amendment to the Claims is attached hereto. Also attached hereto is a Declaration pursuant to 37 CFR 1.131.

25 The Commissioner is hereby authorized to charge any fees due or credit any overpayment to Deposit Account No. 07-1445.